

TEXAS SIMPLE INTEREST MOTOR VEHICLE RETAIL INSTALLMENT-SALES CONTRACT

DEAL: 517817

1-800-727-7000

**BUYER:** SYLVIA B GORE  
**ADDRESS:** JANE DEEN COURT  
**CITY:** PERKINS STATE TX ZIP 77581  
**PHONE:** 12817997-3509  
**CO-BUYER:** RICHARD GORE  
**ADDRESS:** 3485 DEEN COURT  
**CITY:** PERKINS STATE TX ZIP 77581  
**PHONE:** 12817997-3509

**SELLER/CREDITOR:** CHAMPION FORD GULF FREEMAN  
**ADDRESS:** 12227 GULF FREEMAN  
**CITY:** HOUSTON  
**STATE:** TX ZIP 77834  
**PHONE:** 713-371-4888

www.fordcredit.com

The Buyer is referred to as "you" or "your". The Seller/Creditor is referred to as "we", "us" or "Creditor". This contract may be transferred by the Seller.

**PROMISE TO PAY**  
 The credit price is shown below as the "Total Sale Price". The "Cash Price" is also shown below. By signing this contract, you choose to purchase the motor vehicle on credit according to the terms of this contract. You agree to pay us the Amount Financed, Finance Charge, and any other charges in this contract. You agree to make payments according to the Payment Schedule in this contract. If more than one person signs as a buyer, you agree to keep all the promises in this agreement even if the others do not.

You have thoroughly inspected, accepted, and approved the motor vehicle in all respects.

**MOTOR VEHICLE IDENTIFICATION**

Year and Make	Model	Vehicle Identification Number
2005 FORD	F-150	1FTWU12M73N081123

Trade-In: 2003 FORD Model: F-250 License No.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Price
6.99	6989.17	36625.83	43334.28	47734.28

The cost of your credit as a yearly rate.

The dollar amount the credit will cost you.

The amount of credit provided to you or on your behalf.

The amount of your purchase on credit including your downpayment.

The total cost of your purchase on credit.

**Your Payment Schedule will be:**

Number of Payments	Amount of Payments	When Payments are Due
68	725.37	Monthly 6/15/2005

□ Monthly □ Bi-Weekly □ Bi-Monthly □ Annually

**Prepayment:** If you pay off your debt early, you will not have to pay a penalty.

**Late Payment:** You must pay a late charge on the portion of each payment received more than 15 days late. The charge is 5% of the late amount.

**Security Interest:** You are giving a security interest in the motor vehicle being purchased.

**Contract:** Please see this contract for additional information on security interest, repossession, default, the right to require repayment of your debt in full before the scheduled date, and prepayment penalty.

**ITEMIZATION OF AMOUNT FINANCED**

- Cash Price (including any accessories, services, and taxes)
 

N/R	N/R	N/R	N/R
N/R	N/R	N/R	\$4988.00
- Total Downpayment (if negative, enter "0" and see Line 4.A. below)
 

Gross trade-in	\$17488.00
-payoff by seller	\$2825.00
-net trade-in	\$11125.00
-cash	\$3088.00
+Third Party Rebate Assigned to Creditor	\$1888.00
N/R	N/R
Total downpayment	\$8.00
- Unpaid balance of cash price (1 minus 2)
 

\$4988.00
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- Other charges including amounts paid to others on your behalf (Seller may keep part of these amounts):
 

A. Net trade-in payoff to FINCC	\$625.00
B. Cost of optional credit insurance paid to insurance company or companies	N/A
C. <b>RESOURCE LIFE INS. CO.</b> \$1142.77	N/A
D. Other insurance paid to the insurance company	\$441.33
E. Official fees paid to government agencies	N/A
F. Dealer's inventory tax (if not included in cash price)	\$63.33
G. Sales tax (if not included in cash price)	\$488.00
H. Other taxes (if not included in cash price)	N/A
I. Government license and registration fees	\$72.38
J. Government certificate of title fee	\$33.00
K. Government vehicle inspection fees	\$25.38
L. Deputy service fee paid to dealer	\$5.00
M. Documentary Fee, a documentary fee is not an official fee. A documentary fee is not required by law, but may be charged to buyers for handling documents and performing services relating to the closing of a sale. A documentary fee may not exceed \$50. This notice is required by law.	\$49.95
N. Other charges (Seller must identify who is paid and describe purpose)	
to ESP FINTECH for	\$2568.00
to N/R for	N/A
to N/R for	N/A
Total other charges and amounts paid to others on your behalf	\$11723.83
- Amount Financed (3 + 4)
 

\$36625.83
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**PROPERTY INSURANCE:** You must keep the collateral insured against damage or loss in the amount you owe. You must keep this insurance until you have paid all that you owe under this contract. You may obtain property insurance from anyone you want or provide proof of insurance you already have. The insurer must be authorized to do business in Texas. You agree to give us proof of property insurance. You must name us as the party to be paid under the policy in the event of damage or loss.

If any insurance is included below, policies or certificates from the insurance company will describe the terms, conditions and deductibles.

**Optional credit life and credit disability insurance.** Credit life insurance and credit disability insurance are not required to obtain credit. They will not be provided unless you sign and agree to pay the extra cost. Your decision to buy or not buy these insurance coverages will not be a factor in the credit approval process.

□ Credit Life, one buyer \$ N/R Term N/R

□ Credit Life, both buyers \$442.77 Term 68

□ Credit Disability, one buyer \$ N/R Term N/R

□ Credit Disability, both buyers \$ N/R Term N/R

**RESOURCE LIFE INS CO**  
 (Insurance Company)  
 Credit life insurance pays only the amount you would owe if you paid all your payments on time. Credit disability insurance does not cover any increase in your payment or in the number of payments. If the term of the insurance is 121 months or longer, the premium is not paid or approved by the Texas Insurance Commissioner.

**Balloon payment contracts:** Credit Life Insurance is for the scheduled term of this contract. Credit Disability Insurance covers the first 121 months of payments and does not cover the last scheduled payment.

You want the insurance included above.

Buyer's Signature: *Sylvia B Gore*

Co-Buyer's Signature: *Richard Gore*

**Optional insurance coverages.** The insurance described below is not required to obtain credit. It will not be provided unless you sign and agree to pay the extra cost. Your decision to buy or not buy these insurance coverages will not be a factor in the credit approval process.

Coverage	Term in Months	Premium
GAP	68	\$441.33
N/R	N/R	□ \$ N/R

**GREAT AMERICAN INS CO OF NY**  
 (Insurance Company)

If the vehicle is determined to be a total loss, GAP Insurance will pay us the difference between the proceeds of your basic collision policy and the amount you owe on the motor vehicle, minus your deductible. You can cancel that insurance without charge for 15 days from the date of the contract.

If the loss next to a premium for an insurance coverage included above is marked, that premium is not paid or approved by the Texas Insurance Commissioner.

You want the optional coverages for which premiums are included above.

Buyer's Signature: *Sylvia B Gore*

Co-Buyer's Signature: *Richard Gore*

**LIABILITY INSURANCE**  
 THIS CONTRACT DOES NOT INCLUDE INSURANCE COVERAGE FOR PERSONAL LIABILITY AND PROPERTY DAMAGE CAUSED TO OTHERS.

**BALLOON CONTRACT PROVISIONS**  
 □ Your last installment payment under this contract is a balloon payment.

**EXCESS WEAR, USE AND MILEAGE CHARGES**  
 If the box directly above is checked, this section, Paragraph B, and Paragraph C of this contract apply. You may be charged for excessive wear based upon our standards for normal use. If you exercise the option to sell the vehicle back to Creditor under Paragraph B, you must pay the Creditor \$0. N/R per mile for each mile in excess of 0 miles shown on the odometer.

**EXTRA MILEAGE OPTION CREDIT**  
 If this contract contains a balloon payment (as indicated above), and you have exercised your Option to sell the vehicle to the Creditor under Paragraph B, this paragraph applies to your contract. At the scheduled end of this contract, you will receive a credit of \$0. N/R per mile for the unused or unneeded miles between 0 and 0 miles. You must pay for the unused or unneeded miles. You own under this contract. You will not receive any credit if the vehicle is destroyed, this contract ends early, or you are in default. You will not receive any credit if the credit is less than \$1.00.

Any change to this contract must be in writing. Both you and we must sign it. No oral changes to this contract are enforceable.

Buyer X *Sylvia B Gore* Co-Buyer X *Richard Gore*  
 Sign Sign

**YOU ACKNOWLEDGE THAT YOU HAVE READ AND AGREE TO BE BOUND BY THE ARBITRATION PROVISION ON THE REVERSE SIDE OF THIS CONTRACT.**

The Annual Percentage Rate may be negotiated with the Seller. The Seller may assign this contract and may retain its right to receive a portion of the Finance Charge.

**CONSUMER WARNING**  
 Notice to the buyer - Do not sign this contract before you read it or if it contains any blank spaces. You are entitled to a copy of the contract you sign. Under the law, you have the right to pay off in advance all that you owe and under certain conditions may save a portion of the finance charge. You will keep this contract to protect your legal rights.

**BUYER'S ACKNOWLEDGEMENT OF CONTRACT RECEIPT**  
 YOU AGREE TO THE TERMS OF THIS CONTRACT AND ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF IT. YOU CONFIRM THAT BEFORE YOU SIGNED THIS CONTRACT, WE GAVE IT TO YOU, AND YOU WERE FREE TO TAKE IT AND REVIEW IT.

X *Sylvia B Gore* 02/12/2005 X *Richard Gore* 02/12/2005  
 Buyer's Signature Date Buyer's Signature Date

X *Sylvia B Gore* 02/12/2005 X *Richard Gore* 02/12/2005  
 Co-Buyer's Signature Date Co-Buyer's Signature Date

THIS CONTRACT IS NOT VALID UNTIL YOU AND CREDITOR SIGN IT.

**GUARANTY**  
 Guarantor hereby guarantees the collection of the above described amount upon failure of the Seller named herein to collect said amount from the Buyer named herein.

Guarantor N/R Address N/R

Guarantor N/R Address N/R

Seller may transfer this contract, in whole or in part, to another person who will then have all Seller's rights, privileges, and remedies. By signing below, the Seller assigns this contract to **FORD MOTOR CREDIT CO** ("Assignee").

**CONSUMER CREDIT COMPLAINTS**  
 If you have a complaint about this account, call 800-727-7000 or visit our website at [www.fordcredit.com](http://www.fordcredit.com) or write to them at:

law which is enforced by the Consumer Credit Commissioner, 3601 N. Lamar Blvd., Austin, Texas 78759-4287; (512) 638-7000, and can be contacted relative to any inquiries or complaints.

Seller **CHAMPION FORD GULF FREE** by X *Sylvia B Gore* X *Richard Gore*  
 Sign Sign

Upon sale of this vehicle, the purchaser must  
vehicle is purchased by a dealer. Until a new  
the owner's name listed on the current title. SE



FORD MOTOR CREDIT CO  
PO BOX 105704  
ATLANTA, GA 30348-5704

001537

↓ DETACH HERE ↓

# TEXAS CERTIFICATE OF TITLE



VEHICLE IDENTIFICATION NUMBER  
**1FTRW12W75KB81123**

YEAR MODEL  
**2005**

MAKE OF VEHICLE  
**FORD**

BODY STYLE  
**PK**

TITLE/DOCUMENT NUMBER

DATE TITLE ISSUED

**10130838404151315 03/08/2005**

MODEL

MFG. CAPACITY  
IN TONS

WEIGHT

LICENSE NUMBER

**F15**

**1/2**

**5000**

**57BRV2**

PREVIOUS OWNER

**CHAMPION FORD GULF FWY HOUSTON TX**

ODOMETER READING

**151**

OWNER

REMARK(S)

**SYLVIA D GORE  
RICHARD GORE  
3406 DEER COURT  
PEARLAND, TX 77581**

**ACTUAL MILEAGE**

X

SIGNATURE OF OWNER OR AGENT MUST BE IN INK

UNLESS OTHERWISE AUTHORIZED BY LAW, IT IS A VIOLATION OF STATE LAW TO SIGN  
THE NAME OF ANOTHER PERSON ON A CERTIFICATE OF TITLE OR OTHERWISE GIVE FALSE  
INFORMATION ON A CERTIFICATE OF TITLE.

DATE OF LIEN

1ST LIENHOLDER

**02/12/2005 FORD MOTOR CREDIT CO  
PO BOX 105704  
ATLANTA, GA 30348-5704**

1ST LIEN RELEASED

DATE

BY

AUTHORIZED AGENT

DATE OF LIEN

2ND LIENHOLDER

2ND LIEN RELEASED

DATE

BY

AUTHORIZED AGENT

DATE OF LIEN

3RD LIENHOLDER

3RD LIEN RELEASED

DATE

BY

AUTHORIZED AGENT

IT IS HEREBY CERTIFIED THAT THE PERSON HEREIN NAMED IS THE OWNER  
OF THE VEHICLE DESCRIBED ABOVE WHICH IS SUBJECT TO THE ABOVE LIENS.

**RIGHTS OF SURVIVORSHIP AGREEMENT**  
WE, THE PERSONS WHOSE SIGNATURES APPEAR HEREIN, HEREBY AGREE  
THAT THE OWNERSHIP OF THE VEHICLE DESCRIBED ON THIS CERTIFICATE  
OF TITLE SHALL FROM THIS DAY FORWARD BE HELD JOINTLY, AND IN THE  
EVENT OF DEATH OF ANY OF THE PERSONS NAMED IN THE AGREEMENT,  
THE OWNERSHIP OF THE VEHICLE SHALL VEST IN THE SURVIVOR(S).

SIGNATURE

DATE

SIGNATURE

DATE

SIGNATURE

DATE